

In re:  
Edwin Torres  
DebtorCase No. 12-18787-mdc  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 20

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db +Edwin Torres, 2111 Granite Street, Philadelphia, PA 19124-2207  
 12990384 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
     El Segundo, CA 90245-3504  
 13639616 BCAT 2015-16TT, c/o Shellpoint Mortgage Servicing, PO Box 10826,  
     Greenville, SC 29603-0826  
 12888115 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13136217 +Jeffery A. Fournier, Esquire, 2480-B Durham Road, Bristol, PA 19007-6902

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jul 22 2017 01:27:25 City of Philadelphia,  
     City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
     Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 22 2017 01:26:30  
     Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
     Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 22 2017 01:27:20 U.S. Attorney Office,  
     c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12861797 EDI: HNDA.COM Jul 22 2017 01:23:00 American Honda Finance Corporation,  
     National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 12865146 +EDI: ACBK.COM Jul 22 2017 01:28:00 American Credit Acceptance, 961 E. Main St,  
     Attn: BK Dept, Spartanburg SC 29302, bankruptcy@acacceptance.com, 8 29302-2185  
 12872464 EDI: AIS.COM Jul 22 2017 01:23:00 American InfoSource LP as agent for,  
     Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 12930019 +EDI: ACCE.COM Jul 22 2017 01:28:00 Asset Acceptance LLC, Po Box 2036,  
     Warren MI 48090-2036  
 12963603 +E-mail/Text: bankruptcy@phila.gov Jul 22 2017 01:27:25  
     CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, ONE PARKWAY BUILDING BANKRUPTCY GROUP,  
     1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640  
 12893255 EDI: CAPITALONE.COM Jul 22 2017 01:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
     Charlotte, NC 28272-1083  
 12902310 EDI: DISCOVER.COM Jul 22 2017 01:28:00 Discover Bank, DB Servicing Corporation,  
     PO Box 3025, New Albany, OH 43054-3025  
 12911949 EDI: IRS.COM Jul 22 2017 01:28:00 IRS, PO BOX 21126, PHILA PA 19114  
 12929914 EDI: PRA.COM Jul 22 2017 01:23:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
     Norfolk VA 23541  
 12859372 +EDI: NEXTEL.COM Jul 22 2017 01:28:00 Sprint, P. O. Box 8077, London, KY 40742-8077  
 12913301 +E-mail/Text: bankruptcy@cclsllc.com Jul 22 2017 01:27:11 The Credit Union Loan Source, LLC,  
     1669 Phoenix Parkway, Suite 110, College Park, GA 30349-5462  
 12992686 EDI: eCAST.COM Jul 22 2017 01:28:00 eCAST Settlement Corporation, POB 29262,  
     New York, NY 10087-9262

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmllawgroup.com,  
 bkgroup@kmllawgroup.com

DANIELLE BOYLE-EBERSOLE on behalf of Creditor Wilmington Savings Fund Society et al c/o  
 Shellpoint Mortgage Servicing debersole@hoflawgroup.com, bbleming@hoflawgroup.com

JEFFERY A. FOURNIER on behalf of Debtor Edwin Torres jefffournier@verizon.net

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Edwin Torres**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **12-18787-mdc**

Social Security number or ITIN **xxx-xx-8567**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edwin Torres

7/20/17

**By the court:** Magdalene D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**